

Form 148 – ntcdsms

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-23278-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Fordyce Hubbard Jr.	Lois Hubbard
282 Prescott Terrace	282 Prescott Terrace
Prospect Park, NJ 07508	Prospect Park, NJ 07508

Social Security No.:

xxx-xx-2964	xxx-xx-6813
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Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case as to the:

Debtor and Joint Debtor was entered on February 4, 2020.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: February 4, 2020

JAN: slm

Jeanne Naughton  
Clerk

Certificate of Notice Page 2 of 3  
United States Bankruptcy Court  
District of New JerseyIn re:  
Fordyce Hubbard, Jr.  
Lois Hubbard  
DebtorsCase No. 19-23278-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 148Page 1 of 2  
Total Noticed: 48

Date Rcvd: Feb 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2020.

db/jdb +Fordyce Hubbard, Jr., Lois Hubbard, 282 Prescott Terrace, Prospect Park, NJ 07508-2227  
 cr +AIS Portfolio Services, LP Attn: BMW Bank of North, 4515 N Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901  
 518340869 +AMITY FUNDING,, C/O ZENRESOLVE,, 4720 E. COTTON GIN LOOP, PHOENIX, AZ 85040-4823  
 518452255 Emergency Care Services of PA, PO Box 1123, Minneapolis, MN 55440-1123  
 518340881 MACY'S, PO BOX 8218, Monroe, OH 45050  
 518340884 +PSEG, PO BOX 14444, New Brunswick, NJ 08906-4444  
 518423704 Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419  
 518340885 +QUICKEN LOANS, C/O PHELAN HALLINAN DIAMOND AND JONE, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
 518418191 Resurgent Capital Services as agent for Via Novus, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 518340886 +STATE OF NEW JERSEY, DEPARTMENT OF TREASURY, PIONEER CREDIT RECOVERY, PO BOX 1018, MOORESTOWN, NJ 08057-0018  
 518566558 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)  
 518340889 +SYNCHRONY BANK, C/O MIDLAND FUNDING LLC, 320 EAST BIG BEAVER, TROY, MI 48083-1238  
 518340888 +SYNCHRONY BANK, C/O MIDLAND CREDIT MANAGEMENT, PO BOX 51319, LOS ANGELES, CA 90051-5619  
 518429293 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 518340892 +VERIZON, C/O PROFESSIONAL BUREAU, 5295 DTC PARKWAY, ENGLEWOOD, CO 80111-2752

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 04 2020 23:45:53 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 04 2020 23:45:51 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr +EDI: AISACG.COM Feb 05 2020 04:03:00 AIS Portfolio Services, LP Attn: BMW Financial Ser, 4515 N Santa F Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 cr +EDI: RMSC.COM Feb 05 2020 04:03:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 518340870 +EDI: DCI.COM Feb 05 2020 04:08:00 AT&T, C/O DIVERSIFIED CONSULTANTS, PO BOX 551268, Jacksonville, FL 32255-1268  
 518441741 +EDI: CINGMIDLAND.COM Feb 05 2020 04:08:00 AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693  
 518340871 +EDI: FSAE.COM Feb 05 2020 04:03:00 BMW FINANCIAL SERVICES, C/O FIRST SOURCE ADVANTAGE, PO BOX 628, BUFFALO, NY 14240-0628  
 518371596 EDI: BMW.COM Feb 05 2020 04:03:00 BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016  
 518348574 +EDI: AISACG.COM Feb 05 2020 04:03:00 BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 518340872 +EDI: CAPITALONE.COM Feb 05 2020 04:03:00 CAPITAL ONE, PO BOX 71083, Charlotte, NC 28272-1083  
 518340873 +EDI: CAPITALONE.COM Feb 05 2020 04:03:00 CAPITAL ONE BANK, PO BOX 30281, Salt Lake City, UT 84130-0281  
 518340874 +E-mail/Text: bankruptcydept@wyn.com Feb 04 2020 23:46:16 CLUB WYNDHAM, PO BOX 340090, Boston, MA 02241-0490  
 518340875 +EDI: PRA.COM Feb 05 2020 04:03:00 COMENITY BANK, C/O PORTFOLIO RECOVERY, 120 CORPORATE BLVD., NORFOLK, VA 23502-4952  
 518340876 +EDI: PRA.COM Feb 05 2020 04:03:00 COMMUNITY BANK, C/O PORTFOLIO RECOVERY, 120 CORPORATE BLVD SUITE 100, NORFOLK, VA 23502-4952  
 518340877 +E-mail/PDF: creditonebknotifications@resurgent.com Feb 04 2020 23:41:45 CREDIT ONE BANK, PO BOX 98872, Las Vegas, NV 89193-8872  
 518356205 +EDI: AIS.COM Feb 05 2020 04:08:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 518441978 EDI: BL-BECKET.COM Feb 05 2020 04:03:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 518458022 EDI: Q3G.COM Feb 05 2020 04:03:00 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  
 518340878 +EDI: CCS.COM Feb 05 2020 04:08:00 GEICO, C/O CCS, PO BOX 55126, Boston, MA 02205-5126  
 518340879 +E-mail/Text: bncnotices@becket-lee.com Feb 04 2020 23:44:58 KOHL, PO BOX 3115, Milwaukee, WI 53201-3115  
 518340880 +E-mail/Text: bncnotices@becket-lee.com Feb 04 2020 23:44:58 KOHLS, PO BOX 3115, Milwaukee, WI 53201-3115  
 518454728 +EDI: MID8.COM Feb 05 2020 04:03:00 MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011  
 518340882 +EDI: RMCB.COM Feb 05 2020 04:03:00 NEW JERSEY E-ZPASS, C/O RMCB, PO BOX 1235, Elmsford, NY 10523-0935

District/off: 0312-2

User: admin  
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Total Noticed: 48

Date Rcvd: Feb 04, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518340883 +E-mail/Text: bnc@nordstrom.com Feb 04 2020 23:45:04 NORDSTROM, 13531 E. CALEY AVE,  
Englewood, CO 80111-6505  
518453134 EDI: PRA.COM Feb 05 2020 04:03:00 Portfolio Recovery Associates, LLC, c/o Brylane Home,  
POB 41067, Norfolk VA 23541  
518453133 EDI: PRA.COM Feb 05 2020 04:03:00 Portfolio Recovery Associates, LLC,  
c/o Comenity Capital Bank, POB 41067, Norfolk VA 23541  
518453135 EDI: PRA.COM Feb 05 2020 04:03:00 Portfolio Recovery Associates, LLC, c/o Wal-mart,  
POB 41067, Norfolk VA 23541  
518383358 +E-mail/Text: bankruptcyleteam@quickenloans.com Feb 04 2020 23:46:11 Quicken Loans Inc.,  
635 Woodward Avenue, Detroit, MI 48226-3408  
518340887 +EDI: CBS7AVE Feb 05 2020 04:08:00 SWISS COLONY, 1515 S. 21ST, Clinton, IA 52732-6676  
518342517 +EDI: RMSC.COM Feb 05 2020 04:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
518340890 +EDI: WTRRNBNK.COM Feb 05 2020 04:03:00 TARGET, PO BOX 1470,  
Minneapolis, MN 55440-1470  
518340891 EDI: TFSR.COM Feb 05 2020 04:03:00 TOYOTA MOTOR CREDIT CORP, 5005 N. RIVER BLVD NE,  
CEDAR RAPIDS, IA 52411  
518449867 +EDI: AIS.COM Feb 05 2020 04:08:00 Verizon, by American InfoSource as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518348575\* +BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS,  
Oklahoma City, OK 73118-7901  
518443632\* Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 06, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2020 at the address(es) listed below:

David J. Finkler on behalf of Debtor Fordyce Hubbard, Jr. DFinkler.LawDJF@verizon.net,  
finklerdr93613@notify.bestcase.com  
David J. Finkler on behalf of Joint Debtor Lois Hubbard DFinkler.LawDJF@verizon.net,  
finklerdr93613@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Marie-Ann Greenberg magecf@magnettrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6